

STUDENT LOAN TERMS AND APPLICATION

Breyer State University Equine Study Courses

LOAN AMOUNTS:

\$9,200.00 covers the cost of tuition for all required equine study courses.

- Monthly payment is: \$242.25 for 48 months

\$9,800.00 covers all tuition and the purchase of required reading books.

- Monthly payment is: \$258.07 for 48 months.

HOW TO APPLY:

1. Enter the loan amount and monthly payment in the form below corresponding to the loan for which you are applying.
2. Enter your full name as the "borrower."
3. Complete the form
4. Mail or fax to HorseCoursesOnline.com.
5. **Include \$150 check or credit card number to cover the one-time BSU registration fee.**

[CLICK HERE](#) TO SUBMIT ONLINE PAYMENT FOR BSU FEE

HORSE COURSES ONLINE.COM

838 Georg Oaks, Bulverde, TX 78163

Fax: 1.830.438.6192

PROMISSORY NOTE TO HORSECOURSESONLINE.COM

Borrower Information:	
Name:	Date:
Street Address:	Date of Birth:
City:	Area code/Telephone number:
State:	Driver's License Number:
Zip:	Social Security Number:
E-mail:	

Lender Information:	
Name: HorseCoursesOnline.com,	Area code/Telephone number: 210.284.0639
Street Address: 838 Georg Oaks	Make Checks Payable To: HorseCoursesOnline.com
City: Bulverde	
State: Texas	
Zip: 78163	

Loan Information:	
Loan Amount:	Loan Period: 48 months
Interest Rate: 12%	Payment Schedule: Monthly...first payment due on the 10th of the month following the granting of the loan amount. All payments due by the 10 th of the month...a \$5 late fee will be assessed for payments received after the due date.

1. **Promise to Pay.** For value received, _____ (Borrower) promises to pay HorseCoursesOnline.com (Lender) \$ _____ and interest at the yearly rate of 12% on the unpaid balance as specified below.

2. **Installments.**

Borrower will pay 48 payments of \$ _____ each at monthly intervals due on the 10th day of the month. A \$5 late fee will be applied if the payment is not received by the 10th of the month due date, and the student will be suspended if the monthly payment is not received by the 15th of the month due date.

3. **Application of Payments.** Payments will be applied first to interest and then to principal.

4. **Prepayment.** Borrower may prepay all or any part of the principal without penalty.

5. **Loan Acceleration.** If Borrower is more than 30 days late in making any payment, Lender may declare that the entire balance of unpaid principal is due immediately, together with the interest that has accrued.

6. **Security**

This is an unsecured note.

7. **Collection Costs.** If Lender prevails in a lawsuit to collect on this note, Borrower will pay Lender's costs and lawyer's fees in an amount the court finds to be reasonable.

Terms of student loan agreement:

You are requesting an unsecured personal loan in the amount of..... This loan is a promissory note to pay the tuition costs associated with a Breyer State University (BSU) Bachelor of Science in Equine Studies degree. As such, this personal loan has unique terms and conditions.

1. No funds will be issued to the student. All funds will be paid directly to HorseCoursesOnline.com for course tuition.

2. **The student will pay the \$150 one-time registration fee required by Breyer State University with the submission of the loan application.** The registration fee is to be paid to www.HorseCoursesonline.com by credit card, personal check or money order. The first monthly loan payment will be due on the 10th of the month immediately following the date of the granting of the loan.

3. The borrower will make monthly payments in the amount of..... by the 10th of each month. A \$5 late fee will be assessed for any payment not received by the 15th of the month. Course lessons and student/teacher interaction will be discontinued immediately if payment is not received by the 15th of the month. The student will be reinstated with the receipt of past due monthly payments.

The borrower must pay off the loan amount within the terms of the agreement (48 months), but is not required to complete all the credits necessary for graduation within the 48 months. If after 48 months and the retirement of the loan, the student has not yet completed the required courses for graduation, the student will remain eligible to enroll in courses at any time convenient until graduation requirements are met.

If the student has completed the required equine study courses prior to the 48-month loan retirement date, graduation and the awarding of the degree will be withheld until the remaining loan amount is retired.

4. The student will begin study and complete the following courses in this order: Equine Nutrition for Maximum Performance, Stable Management, Conformation for Selection and Performance, Bits, Saddle Fitting and Hoof Balance and the Business of Making Money

With Horses. Once these first five core courses are complete, the student may enroll in Training Performance Horses as well as another course of his or her choosing. The student shall enroll in no more than two courses at any one time.

The undersigned and all other parties to this note, whether as endorsers, guarantors or sureties, agree to remain fully bound until this note shall be fully paid and waive demand, presentment and protest and all notices hereto and further agree to remain bound notwithstanding any extension, modification, waiver, or other indulgence or discharge or release of any obligor hereunder or exchange, substitution, or release of any collateral granted as security for this note. No modification or indulgence by any holder hereof shall be binding unless in writing; and any indulgence on any one occasion shall not be an indulgence for any other or future occasion. Any modification or change in terms, hereunder granted by any holder hereof, shall be valid and binding upon each of the undersigned, notwithstanding the acknowledgement of any of the undersigned, and each of the undersigned does hereby irrevocably grant to each of the others a power of attorney to enter into any such modification on their behalf. The rights of any holder hereof shall be cumulative and not necessarily successive. This note shall take effect as a sealed instrument and shall be construed, governed and enforced in accordance with the laws of the State of Texas.

Witnessed: _____ Date: _____

Witnessed: _____ Date: _____

Borrower: _____ Date: _____

Borrower: _____ Date: _____

EASY PAYMENT OF REGISTRATION FEE

1. Submit payment **online**, use the secure order form – [Click Here](#)
2. **Fax** application and the following information to: (830) 438-6192

Visa

MasterCard

Discover

Card Number: _____

Expiration Date: _____

Card Holder Name (Please Print): _____

Card Holder Signature: _____

Card Holder Email Address: _____

Card Holder Address: _____

3. Mail check or money order: Payable to **Horse Courses Online**

Mail to: Horse Courses Online
838 Georg Oaks
Bulverde, TX 78163